

Remarks

Claims 1-22 were presented for prosecution and claims 1-3, 5-10, 12-16 and 18-22 remain pending. By this Amendment, the specification and claims 1, 5, 8, 15 and 21 have been amended; and claims 4, 11 and 17 have been cancelled. The above amendments and the following remarks are being made to facilitate early allowance of the presently claimed subject matter. Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed. Further, Applicants reserve the right to pursue the full scope of the subject matter of the original claims in a subsequent patent application that claims priority to the instant application. Reconsideration in view of the above amendments and the following remarks is respectfully requested.

By this amendment, claim 5 has been revised to correct a typographical error. No new matter has been added.

Claims 1, 8, 15 and 21 have been amended according to the agreements reached in the Interview with the Examiner on December 1, 2005.

In the Office Action, the Office kindly reminds that the specification of the claimed invention does not specifically recite "non-MICR format." By this Amendment, the specification has been revised accordingly. Applicants submit that the original disclosure provides antecedent basis for this amendment and no new matter has been added.

In the Office Action, claims 1, 2, 8, 9, 11, 15, 16 and 17 were rejected under 35 USC 103(a) as allegedly being unpatentable over Simonoff (US Patent 6,195,453) in view of Kruppa (US Patent 6,243,504). Claim 21 was rejected under 35 USC 103(a) as allegedly being unpatentable over Kruppa in view of Simonoff. Claims 3, 4, 6, 7, 10, 13, 14, 19, 20

and 22 were rejected under 35 USC 103(a) as allegedly being unpatentable over Simonoff and Kruppa in further view of Higgins et al. (US Patent 5,091,968). Claims 12 and 18 were rejected under 35 USC 103(a) as allegedly being unpatentable over Simonoff and Kruppa in further view of Tateishi (US Publication 2003/0059099). Applicants submit that the claimed subject matter is allowable for the reasons stated below.

Applicants respectfully submit that the cited prior art fails to teach or suggest all of the claim limitations. For instance, the claimed invention includes, *inter alia*, “a conversion system for converting the character data to a Magnetic Ink Character Recognition (MICR) format from a non-MICR format[.]” as recited in claim 1 and claimed similarly in claims 8, 15 and 21. The Office alleges that Simonoff teaches such a conversion system. Applicants respectfully traverse this assertion because Simonoff does not disclose or suggest a MICR format character data. Please note, in the claimed invention, a MICR format character data “has the equivalent specifications of data obtained by a multigap MICR read head.” (*See* specification of the claimed invention at page 6, lines 9-10; *see* also claim 15.) Please also note, a MICR code as printed in a check is not equivalent to a MICR format character data as obtained by a multigap MICR read head. In Simonoff, the scanned MICR codes are first identified using an OCR process (*see* e.g., claim 1). Once they are identified, they are validated (claim 3) and then regenerated, i.e., printed using stored MICR fonts (claim 1). As such, Simonoff does not disclose or suggest a MICR format character data. The “stored MICR fonts” in Simonoff are not MICR format character data because the stored MICR fonts do not have the equivalent specifications of data obtained by a multigap MICR read head. Please note, a format of data obtained by a multigap MICR read head is distinct to the format of the MICR fonts to be printed by a printer.

Please also note, the conversion system of the claimed invention, for example, does not only convert the character data in a non-MICR format to a binary data as allegedly disclosed in Higgins. Rather, the conversion system of the claimed invention also “scales the character data (in a non-MICR format) to a pel density associated with a multigap MICR read head.” (Claim 1, similarly claimed in claims 8, 15 and 21). (Parenthetical explanation added). None of the cited prior art discloses or suggests scaling the character data to a pel density associated with a multigap MICR read head because, *inter alia*, none of them even attempts to convert the character data from a non-MICR format to a MICR format. In view of the foregoing, the cited prior art does not disclose or suggest each and every claimed feature of the claimed invention.

In addition, Applicants submit there is no motivation or suggestion to combine the cited references as suggested by the Office. In the Office Action, the Office asserts that there is motivation to combine because Simonoff prints a negotiable document to be deposited at banks which needs to be recognized by “a recognition engine as taught by Kruppa.” (See Office Action at page 3.) Applicants respectfully submit that such a “motivation to combine” cannot render the claimed invention obvious because Simonoff and Kruppa are not combined in a manner to teach or suggest all features of the claimed invention. For example, Simonoff lacks “a recognition engine for interpreting the converted (MICR format) character data.” (Claim 1 of the claimed invention). (Parenthetical explanation added). In the Office Action, however, Kruff is not used to overcome this deficiency of Simonoff. As the Office admits, the combination is made to recognize printed negotiable documents with a MICR code, not to interpret the converted MICR format character data. Please note, a recognition of a negotiable document with MICR codes, per se, does not render the claimed invention

obvious because the claimed invention provides a specific approach, including the claimed limitations, to this objective, which the cited prior art fails to disclose or suggest.

In the Advisory Letter, the Examiner argues that “[a]lthough the combination does not teach the invention as explicitly described in the specification it does teach the current claim limitations as reasonably interpreted by the Examiner.” (Advisory Letter at page 2). By this Amendment, claims 1, 8, 15 and 21 have been amended to incorporate the features of the current invention as explicitly described in the specification. Accordingly, Applicants submit that the Office fails to establish a *prima facie* case of obviousness.

In view of the foregoing, Applicants respectfully request allowance of the claimed subject matter.

The dependent claims are believed allowable for the same reasons stated above, as well as for their own additional features.

Conclusion

Applicants respectfully submit that the application is in condition for allowance. If the Examiner believes that anything further is necessary to place the application in condition for allowance, the Examiner is requested to contact Applicants' undersigned representative at the telephone number listed below.

Respectfully submitted,

Dated: 1/4/06



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